



The 2025 Foreign Service Annual Annuitant Newsletter

Department of State
Office of Retirement

Website: <https://www.state.gov/rnet/>

Table of Contents

	Page
Foreign Affairs Day	1
Annual Retirement Ceremony	1
Cost-of-Living Adjustment (COLA) Information for 2025	1
Insurance Benefits	1
• Federal Employees Health Benefits (FEHB)	1
• Temporary Continuation of Coverage (TCC)	2
• Federal Long Term Care Insurance (LTC)	2
• Federal Employees Group Life Insurance (FEGLI)	3
Re-Employment Annuitant (REA) Program	7
Limits on Re-employment of Annuitants	7
• Cap on Part-Time, Temporary and Intermittent Appointments	7
• What's in the Cap	8
Important Information for Foreign Service Annuitants	9
• Review Designation of Beneficiary Forms	9
• Apply for a Retiree ID Card	10
• Report Changes in Marital Status	10
• Disabled Children	11
• FSPS Disability Retirement	11
• Report Deaths of Annuitants, Spouses, Survivors & Former Spouses Immediately	11
• Keep Your Records Updated via Annuitant Express	13
• Understand the Tax Treatment of Your Annuity	14
State Magazine	15
Foreign Service National (FSN) Emergency Relief Fund	16
American Foreign Service Association (AFSA) Dues	16
Senior Living Foundation	17
Points of Contact	19
• The Retirement Network (RNET)	19
• HR Service Center (HRSC)	19
• Annuity Pay Processing Branch (ANP)	19
• State Magazine	19
Contact Information for Offices and Other Agencies	20

FOREIGN AFFAIRS DAY

The Department will recognize the 60th annual Foreign Affairs Day on May 2, 2025. Foreign Affairs Day is a great opportunity to get up to date on the Department's efforts to advance the nation's foreign policy. If you wish to receive an invitation to this annual homecoming event, please send your personal email address to ForeignAffairsDay@state.gov.

ANNUAL RETIREMENT CEREMONY

The Department holds an annual retirement ceremony to recognize the critical role State Department employees play in developing and implementing U.S. foreign policy. This year, the 2025 Retirement Ceremony will take place on Friday, October 3 for those who retired between October 1, 2024, and September 30, 2025. If you wish to receive an invitation, please email RetirementCeremony@state.gov with your full name, date of retirement, and your personal email address.

COST-OF-LIVING ADJUSTMENT (COLA) INFORMATION FOR 2025

This Cost-of-Living Adjustment (COLA) was effective December 1, 2024, and payable in the annuity payment dated January 2, 2025.

Annuitants receiving benefits under the Foreign Service Retirement and Disability System (FSRDS) received an 3.2% COLA. Annuitants under the Foreign Service Pension System (FSPS) received a 2.2% COLA.

Annuitants who retired on or after January 1, 2024, did not receive the full COLA as described above. Instead, they received a prorated COLA based on the number of months the annuity benefits were paid before December 1, 2024.

Note: FSPS Annuitants who are receiving an annuity supplement received the COLA described above on the regular annuity but did not receive a COLA on the annuity supplement.

INSURANCE BENEFITS

FEDERAL EMPLOYEES' HEALTH BENEFITS (FEHB)

The following information concerns annuitants who are eligible to participate in the FEHB program.

The FEHB program is designed to help you, and your family meet your health care needs. There are three types of enrollments:

- **Self-Only**
- **Self Plus One** enrollment covers you and one eligible family member
- **Self and Family** enrollment covers you, your spouse, your children under age 26, and eligible disabled children over age 26.

After retirement, you can change your FEHB enrollment type and/or coverage if you experience a qualifying life event (QLE). QLEs are a change in family status, marriage, birth, divorce or death of a dependent. You can also make changes during the annual "Open Season" which typically runs from mid-November to mid-December. Please note that you cannot change your plan just because you are retired. You must wait for a qualifying life event or the annual Open Season to make adjustments.

To make changes due to a qualifying life event, please contact the HR Service Center via email HRSC@state.gov or 1-866-300-7419.

To make changes during the annual Open Season, please visit our website (<https://www.state.gov/rnet/>) in mid-November.

TEMPORARY CONTINUATION OF COVERAGE (TCC)

Family members who lose eligibility to participate in the Federal Employees Health Benefits (FEHB) program may become eligible to continue their FEHB coverage on a temporary basis. This law applies to children of FEHB enrollees who lose their coverage when reaching age 26, and certain former spouses who would not otherwise be eligible to continue FEHB enrollment. Be advised that a surviving spouse who is not entitled to a survivor annuity is also not eligible to participate in the TCC program.

To acquire TCC, one must elect coverage within 60 days of the event which causes the loss of coverage (e.g., the date of divorce or a child's 26th birthday) and **submit Form SF-2809 to the HR Service Center**. The premium for those who acquire temporary FEHB coverage will be higher than the regular premium for FEHB enrollments because it will include both the employee's and government's share of the cost of the enrollment, plus a 2% administrative fee. For more information, please consult OPM's website, <https://www.opm.gov/healthcare-insurance/healthcare/temporary-continuation-of-coverage>. To enroll in TCC, please email HRSC@state.gov or call 1-866-300-7419.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

The FLTCIP pays benefits for services that individuals may need if they are unable to care for themselves because of an extended illness or injury or due to an age-related disease such as Alzheimer's. FLTCIP can provide broad, flexible benefits for nursing home care, care in an assisted living facility, in-home care, adult day care, hospice care, and more.

The Office of Personnel Management (OPM) has extended the suspension of applications for coverage in FLTCIP through December 19, 2026. During the suspension:

- No applications for new FLTCIP coverage will be accepted.
- Current enrollees may not apply to increase their coverage.

- The enrollment status or benefit eligibility of current enrollees will not change.
- For enrollees with an active claim, there will be no change to coverage or the claims reimbursement process.

OPM has determined that extending the suspension period for applications is in the best interest of the program. The combination of ongoing volatility in long term care costs and a diminished insurance market are undermining the program's ability to establish new premium rates that reasonably and equitably reflect the cost of the benefits provided (as required under federal law).

More information can be obtained by accessing the FLTCIP website: <http://www.ltcfeds.com/>. To speak to a certified long-term care insurance specialist, call: 1-800-LTC-FEDS (1-800-582-3337) 8 am to 6 pm EST. You must contact FLTCIP directly. The HR Service Center and the Annuity Pay Processing Branch cannot accept applications or make changes to your FLTCIP account.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

The following information concerns annuitants with existing FEGLI coverage. If you do not have FEGLI coverage, please disregard this information. Please note that you may not elect any new coverage after retirement. You may only decrease coverage.

If you were eligible to continue your FEGLI enrollment when you retired, you selected basic coverage or basic coverage plus additional coverage under options A, B or C. [The Basic Insurance Amount (BIA) is the amount of your salary on the date you retired, rounded up to the nearest \$1,000, plus \$2,000.] The amount of Basic insurance in force as an annuitant may start to reduce when you reach age 65 depending on the election you made at the time you retired or following a reduction option selected after retirement. Once you retire you cannot increase your coverage, but you can reduce it. This assumes that you have not assigned, i.e., transferred ownership of your life insurance, to another party. If you have assigned to another party, you cannot make any changes in your coverage.

If you cancel your Basic insurance coverage, you will cancel all your coverage. You must continue basic coverage to continue optional insurance coverage. When you retired, you had three options:

- Option A added \$10,000 to the amount of Basic insurance in force.
- Option B added up to five multiples of your salary on the date you retired rounded up to the higher thousand dollars. This option may also start to reduce at age 65 depending on your election.
- Option C added coverage only for family members. You could have purchased up to five multiples of \$5,000 each for a maximum benefit of \$25,000 for your spouse, and up to five multiples of \$2,500 each for a maximum benefit of \$12,500 for each eligible dependent child. This option may also start to reduce at age 65 depending on your election.

If you do not know what type of coverage you have selected, you can send your query to the HR Service Center at HRSC@state.gov, and they will look up your life insurance coverage. Additionally, you can obtain your current FEGLI code from Annuitant Express on www.employeeexpress.gov.

FEGLI Coverage Code	Definition
A0	Ineligible
B0	Waived
C0	Basic only
D0	Basic + Option A
E1	Basic + Option C (1x)
E2	Basic + Option C (2x)
E3	Basic + Option C (3x)
E4	Basic + Option C (4x)
E5	Basic + Option C (5x)
F1	Basic + Option A + Option C (1x)
F2	Basic + Option A + Option C (2x)
F3	Basic + Option A + Option C (3x)
F4	Basic + Option A + Option C (4x)
F5	Basic + Option A + Option C (5x)
GO	Basic + Option B (1x)
HO	Basic + Option B (1x) + Option A
I1	Basic + Option B (1x) + Option C (1x)
I2	Basic + Option B (1x) + Option C (2x)
I3	Basic + Option B (1x) + Option C (3x)
I4	Basic + Option B (1x) + Option C (4x)
I5	Basic + Option B (1x) + Option C (5x)
J1	Basic + Option B (1x) + Option A + Option C (1x)
J2	Basic + Option B (1x) + Option A + Option C (2x)
J3	Basic + Option B (1x) + Option A + Option C (3x)
J4	Basic + Option B (1x) + Option A + Option C (4x)
J5	Basic + Option B (1x) + Option A + Option C (5x)
KO	Basic + Option B (2x)
LO	Basic + Option B (2x) + Option A
M1	Basic + Option B (2x) + Option C (1x)
M2	Basic + Option B (2x) + Option C (2x)
M3	Basic + Option B (2x) + Option C (3x)
M4	Basic + Option B (2x) + Option C (4x)
M5	Basic + Option B (2x) + Option C (5x)
N1	Basic + Option B (2x) + Option A + Option C (1x)
N2	Basic + Option B (2x) + Option A + Option C (2x)
N3	Basic + Option B (2x) + Option A + Option C (3x)

FEGLI Coverage Code	Definition
N4	Basic + Option B (2x) + Option A + Option C (4x)
N5	Basic + Option B (2x) + Option A + Option C (5x)
90	Basic + Option B (3x)
PO	Basic + Option B (3x) + Option A
Q1	Basic + Option B (3x) + Option C (1x)
Q2	Basic + Option B (3x) + Option C (2x)
Q3	Basic + Option B (3x) + Option C (3x)
Q4	Basic + Option B (3x) + Option C (4x)
Q5	Basic + Option B (3x) + Option C (5x)
R1	Basic + Option B (3x) + Option A + Option C (1x)
R2	Basic + Option B (3x) + Option A + Option C (2x)
R3	Basic + Option B (3x) + Option A + Option C (3x)
R4	Basic + Option B (3x) + Option A + Option C (4x)
R5	Basic + Option B (3x) + Option A + Option C (5x)
SO	Basic + Option B (4x)
TO	Basic + Option B (4x) + Option A
U1	Basic + Option B (4x) + Option C (1x)
U2	Basic + Option B (4x) + Option C (2x)
U3	Basic + Option B (4x) + Option C (3x)
U4	Basic + Option B (4x) + Option C (4x)
U5	Basic + Option B (4x) + Option C (5x)
V1	Basic + Option B (4x) + Option A + Option C (1x)
V2	Basic + Option B (4x) + Option A + Option C (2x)
V3	Basic + Option B (4x) + Option A + Option C (3x)
V4	Basic + Option B (4x) + Option A + Option C (4x)
V5	Basic + Option B (4x) + Option A + Option C (5x)
WO	Basic + Option B (5x)
XO	Basic + Option B (5x) + Option A
Y1	Basic + Option B (5x) + Option C (1x)
Y2	Basic + Option B (5x) + Option C (2x)
Y3	Basic + Option B (5x) + Option C (3x)
Y4	Basic + Option B (5x) + Option C (4x)
Y5	Basic + Option B (5x) + Option C (5x)
Z1	Basic + Option B (5x) + Option A + Option C (1x)
Z2	Basic + Option B (5x) + Option A + Option C (2x)
Z3	Basic + Option B (5x) + Option A + Option C (3x)

FEGLI Coverage Code	Definition
Z4	Basic + Option B (5x) + Option A + Option C (4x)
Z5	Basic + Option B (5x) + Option A + Option C (5x)

To obtain the value of your FEGLI coverage, please contact OPM. There are two ways to access your FEGLI coverage information:

1. Email retire@opm.gov to request that your Verification of Life Insurance (VOLI) be mailed to you. Be sure to include your retirement claim number (CSI/CSA/CSF) in your email. You can find your CSI number on your SF-2820 FEGLI Certification of Insured Employee's Retirement Status. Please contact the HR Service Center at HRSC@state.gov if you need help finding your CSI number.
2. Call 1-888-767-6738 to request your VOLI be mailed to you. The phone lines are open Monday through Friday 7:40 am to 5:00 pm ET. The phone lines can get extremely busy, so we recommend calling early in the morning or late in the evening when the lines are less busy. Have your retirement claim number (CSI) or social security number handy.

Your FEGLI Coverage after Age 65

Basic Insurance: At retirement, you selected the Basic Insurance Amount (BIA) you wanted to continue after age 65 based on the premium you elected to pay. The choices were 75 percent reduction, 50 percent reduction, or no reduction. If you elected 75 percent reduction, the amount of insurance in effect equals your BIA reduced by 2 percent each month until 25 percent of the pre-retirement amount remains. If you elected 50 percent reduction, your BIA reduces by 1 percent of the pre-retirement amount each month until 50 percent of the pre-retirement amount remains. If you elected no reduction, your BIA does not reduce, and 100 percent of the pre-retirement amount is payable as a death benefit.

The amount you pay for optional life insurance depends on your age, any additional options you selected, and the rate at which your coverage is reduced once you reach age 65.

- *Option A:* Provides \$10,000 in coverage. At age 65, it will automatically reduce by 2 percent per month until it reaches 25% of the pre-retirement amount (\$2,500.00). There is no election for you to make for Option A because there is no cost after age 65.
- *Option B and Option C:* The choices were full reduction or no reduction of some or all multiples.
 - ◆ Under full reduction, the face value of each multiple of Option B and/or Option C reduces by 2 percent per month of the pre-retirement amount for 50 months, at which time this coverage will end. There is no cost after age 65 for full reduction.
 - ◆ Under no reduction, the face value of those multiples of Option B and/or Option C coverage will never reduce. However, premiums under the no reduction election normally increase upon reaching certain age bands.

You may cancel or change from a no reduction election to a full reduction at any time. However, a full reduction election cannot be changed. If you wish to cancel or reduce your FEGLI coverage, please submit a completed SF-2818 to the HR Service Center. You can obtain an SF-2818 from the Office of Personnel Management's website at http://www.opm.gov/forms/pdf_fill/sf2818.pdf.

For detailed information please visit the FEGLI Handbook at <https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/handbook.pdf>.

RE-EMPLOYED ANNUITANT (REA) PROGRAM

The Re-employed Annuitant (REA) Central Registry is managed by the Bureau of Global Talent Management's Office of Talent Services (GTM/TS). Annuitants interested in having their name added to the Central Registry should contact TS-REA@state.gov.

The Central Registry may be used within the Department to find potential candidates to fill REA positions. However, **having your contact information added to the registry does not guarantee or imply that you will receive employment**. There are not enough REA positions available to accommodate every annuitant seeking re-employment. Instead, the central registry acts as a searchable database to increase a hiring manager's pool of candidates.

Information regarding the REA program at DOS will soon be updated on the Retirement Network (RNet) website (<https://www.state.gov/rnet/>) under the section "Re-employed Annuitant (REA) Program."

LIMITS ON RE-EMPLOYMENT OF ANNUITANTS

If a Foreign Service annuitant is re-employed under a full-time Civil Service, Legislative or Judicial Branch or a Presidential appointment (other than part-time or intermittent, as defined below), payment of the employee's annuity is suspended. At the conclusion of the appointment, payment of the annuity resumes, together with intervening cost of living adjustments (COLAs) applicable during the period of re-employment. Employment in a private company or on a personal services contract (PSC) does not trigger suspension of one's FSPS or FSRDS annuity.

Any Federal agency or branch of government (including the Legislative and Judicial branches) that re-employs an FSRDS or FSPS annuitant must notify the State Department at: HRSC@state.gov or at U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC, 29405. The employing agency must send the HR Service Center a copy of the Notification of Personnel Action (SF-50) and take other appropriate actions, as directed by GTM/RET, including salary reduction.

CAP ON PART-TIME, TEMPORARY, AND INTERMITTENT APPOINTMENTS

In any calendar year, the *sum* of the employee's annuity and salary cannot exceed his/her salary at the time of retirement (not adjusted for inflation), or the full-time salary of the position of re-employment, whichever is higher. Payment of your Foreign Service annuity may be continued, subject to the cap on total compensation in any calendar year when re-employed in Federal service on a part-time, temporary, or intermittent basis.

- An intermittent appointment is an appointment without a regularly scheduled tour of duty. Re-employed annuitants working on a WAE (when actually employed) schedule cannot exceed 1040 hours of work in an appointment year. There are also calendar year salary caps that apply.
- An appointment is considered part-time when the regular tour of duty is less than a full-time appointment of 40 hours per week.
- A temporary appointment is an appointment that is less than permanent, or career, in nature, for a period not in excess of one year.

WHAT'S IN THE CAP

Any annuity payment received, including FSPS annuity supplements, within a particular calendar year is considered income for purposes of calculating how much you can earn when employed as an REA before you exceed your salary/annuity cap (22 U.S. Code § 4064 (b)).

Compensation for this purpose includes annuity payments to a former spouse entitled to benefits under the Foreign Service Act. Annuity payments to the retiree and former spouse are included unless they were scheduled for receipt in a prior or subsequent year. Salary paid before retirement is not included in the cap.

ANNUITY CAP

What's included in the cap?

- Monthly annuity benefit
- FSPS annuity supplement
- Locality pay
- Annuity payments to a former spouse under the FS Act

What's excluded from the cap?

- Danger pay for foreign assignments and awards
- Salary paid before retirement
- Lump sum payments of annual leave and salary differentials

Generally, if the retiree's annuity is suspended and there is a former spouse who is entitled to a pension, the former spouse's pension will be withheld from the retiree's active salary to reimburse the FSRDS or the FSPS fund.

If you are re-employed as an REA and you do not abide by the limits on total compensation, your annuity may be suspended. Thus, it is ultimately your responsibility to monitor your earnings to ensure they do not exceed the limitations. However, within 2 months of meeting a salary limit, ANP is committed to providing you with an audit that lists your salary at retirement, your re-employment salary, and the amount you can earn each calendar year and is emailed to affected annuitants. This audit notifies the annuitant of the potentially impending pay cap and the potential for annuity reduction as a result. In addition to the salary/annuity limitation, the hours worked as an REA are part of a separate limitation and are based on the appointment year, not the calendar year.

You can access your REA earnings and leave statements through Employee Express at www.employeeexpress.gov on the Internet. You must enter your login ID and a password to access your privacy-protected information. Please note that when asked to select your agency, you should select "Department of State."

IMPORTANT INFORMATION FOR FOREIGN SERVICE ANNUITANTS

REVIEW YOUR DESIGNATION OF BENEFICIARY FORMS

Retirees may complete up to three designations of beneficiary forms for: lump-sum retirement payments, life insurance benefits, and the Thrift Savings Plan (TSP). These forms are the only recognized methods to change beneficiaries – personal wills and last testaments are limited to describing what has been designated on the official forms. Since the most recent designation governs, you are reminded to check your records to make sure that your beneficiary forms reflect your current wishes. For TSP, check the beneficiary listed on your annual TSP account statement. The following chart provides additional information for updating beneficiaries.

Form	Purpose	Obtain Form From	Submit Original Form To
DS-5002 Foreign Service Retirement System	This is the lump sum amount of the annuity payable in the month of death, from the first of the month to the date of death	HRSC@state.gov	Human Resources Service Center (HRSC) 1999 Dyess Avenue Building E Charleston, SC 29405 For questions, call 1-866-300-7419.
SF-2823 Federal Employees Group Life Insurance (FGLI) Program	Payment of the annuitant's FGLI benefits is based on the coverage in effect at death. Assignment of life insurance, or a valid court order that governs payments of your benefits will have priority over any FGLI designation of beneficiary form you complete.	https://www.opm.gov/forms/pdf_fill/sf2823.pdf	OPM Retirement Operations Center P.O. Box 45 Boyers, PA 16017-0045 For questions, call 1-888-767-6738. You may also write to OPM or send an email to retire@opm.gov . You must indicate that you are a Foreign Service retiree and include your CSI number.
TSP-3 Thrift Savings Plan	Payment of an annuitant's TSP account balance as of the date of death.	www.tsp.gov	Thrift Savings Plan P.O. Box 385021 Birmingham, AL 35238 For questions, call 1-877-968-3778

If there is no designation of beneficiary form on file, the law provides for automatic payment of benefits by order of precedence: (1) the surviving spouse, (2) the surviving child or children, (3) the parents in equal shares or the entire amount to the surviving parent, (4) the duly appointed executor or administrator of the estate, and (5) the next of kin as determined by the Secretary. Designation of beneficiary forms should be updated as personal situations change.

APPLY FOR A RETIREE ID CARD

If you have business at the Harry S Truman Building (HST) or State Annex 1 (SA-1 Columbia Plaza), you may apply to Diplomatic Security (DS) for a Retiree identification card, which is valid for five years. When holders of Retiree ID cards enter HST or SA-1, they are issued a Retiree Visitor Pass that allows them unescorted access during normal business hours to HST's customer service areas (1st floor and the Foggy Bottom) and the 3rd floor Ralph Bunche Library, SA-1's Office of Retirement (GTM/RET) and the Office of Medical Services (MED) suites and service areas. Retiree ID holders who wish to visit offices in other parts of HST or SA-1 must obtain a visitor badge from a building access receptionist and may then proceed unescorted during normal business hours.

Please forward any inquiries or requests for Retiree ID cards to gtm_retiree_badge@state.gov or by calling 202-261-8960 and leaving a message. GTM/RET will coordinate completion of the DS-1838 form with the retiree. GTM/RET will certify the retiree's status, sign it electronically and send the form to the Diplomatic Security Identification Services (DSIS) SA-9 office, after which the retiree may proceed to the SA-9 ID Unit (located at 2025 E Street, NW, Suite SE1051, Washington, D.C.) for their scheduled appointment with DSIS.

Important Note: You must schedule an appointment with DSIS by contacting the ID Customer Service Center via email at idservicescsc@state.gov or by calling (202) 647-1775.

Expired, Lost, or Damaged Retiree ID

Questions related to expired, lost, or damaged IDs and questions about other approved forms of identification should be referred to the DS ID Customer Service Center at 202-647-1775 or 1-888-671-3747 or via email at idservicescsc@state.gov.

Note: For non-Career Ambassadors, please email Edward Capers, Jr., directly at CapersE@State.gov to coordinate. The same process applies above once you have the form. This can be done at a future date for Ambassadors when in the DC area.

REPORT CHANGES IN MARITAL STATUS

All annuitants (retirees, their survivors, and former spouses) must keep the Department informed of changes in marital status (death of spouse, divorce, or marriage/remarriage) by notifying the HR Service Center and providing appropriate documentation. **Delays in reporting changes in marital status to the HR Service Center will delay, or in some cases permanently prevent, the benefits adjustment.** For example:

- Spouses who divorce may be entitled to continuation of health coverage through the Federal Employees Health Benefits (FEHB) Program.
- An annuitant who had elected a survivor annuity for a spouse and whose marriage terminates by death or divorce, may be entitled to an increase in annuity, effective the first of the month after the month in

which the marriage terminated. If the marriage was terminated by divorce, the former spouse may qualify for part of the annuity and/or survivor benefits.

- An annuitant under FSPS who marries after retirement may elect a survivor annuity for his/her spouse, **provided the election is made** using DS 5071 or DS 5072 within two years of marriage. The election of a survivor annuity can be made effective after nine months of marriage, but the reduction in the retiree's annuity becomes retroactive to the commencing date of the annuity *or* the last date a reduction was in effect for a prior spouse.
- Interest on any retroactive reductions is also charged. The retroactive amount is paid by a monthly deduction from the employee's annuity.
- Surviving children who are receiving annuity benefits lose their eligibility for annuity benefits upon marriage, as well as upon reaching age 18, or age 22 if an unmarried, full-time student.
- Loss of annuity entitlement due to remarriage may also affect eligibility for continuation of FEHB.

DISABLED CHILDREN

An annuitant's unmarried child who is incapable of self-support because of a permanent disability that began before age 18 is eligible to receive a life-time survivor annuity and to retain coverage under the FEHB program. Eligibility must be documented by a Certificate of Incapacity issued by the Department of State's Office of Medical Services (MED). That certificate is issued at age 26 to enable the child to continue coverage under a FEHB plan.

If you have an unmarried, permanently disabled adult child aged 26 or older, please email HRSC@state.gov or call 1-866-300-7419 and ask GTM/RET to review your OPF to verify that it contains a Certificate of Incapacity. If it does not, you can send GTM/RET your copy of the Certificate of Incapacity (if you have one) or GTM/RET will direct you to MED's Domestic Programs Division to have a new Certificate of Incapacity issued.

FSPS DISABILITY RETIREMENT

If you retired under a FSPS disability retirement and you are under the age of 62, it is required that you submit the initial Social Security award or denial letter to GTM/RET. If you were awarded Social Security disability benefits and a Cost-of-Living Adjustment (COLA) and is applied to your monthly amount, you must also submit your Social Security COLA notice whenever it increases your monthly social security payment. Failure to do so may result in an overpayment of your Foreign Service annuity.

REPORT DEATHS OF ANNUITANTS, SURVIVORS, AND FORMER SPOUSES IMMEDIATELY

You can help your loved ones by giving them a copy of this information and retaining this document with your insurance policies, retirement records, and other important papers. By doing this, you will provide an invaluable service to your survivors or the executor/personal representative who will handle your estate.

In the event of the death of an annuitant, survivor or former spouse, please immediately notify:

Human Resources Service Center (HRSC)

Phone: 1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)
Fax: 1-843-202-3807
Email: HRSC@state.gov

Mailing Address: U.S. Department of State
HR Service Center – Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

The person reporting the death by telephone, email or letter should include the full name of the deceased annuitant, date of birth, date of death, address, Social Security number and relationship of the person who may be entitled to survivor benefits. The HRSC will then inform the caller of the documents required to confirm eligibility for entitlements and the Office of Retirement (GTM/RET) will calculate any applicable survivor benefit. Annuity Pay Processing (CGFS/ANP) will initiate and process the annuity payments. Please prepare for the possibility of a 60 to 90-day delay in receiving your first annuity payment. The sooner the persons entitled to benefits forward those required documents, the sooner the benefits can be paid. The Department's goal is to issue the first survivor annuity payment within 45 days of receiving the required documentation in the HRSC. However, just as the process of retiring is complicated and takes time, the process of establishing a survivor annuity is complex. Please prepare for a 2 to 3 month gap in annuity payments while the survivor annuity is established.

- **Obtain certified copies of the annuitant's death certificate and transmit one with the application for death benefits.** Certified copies will also be required for FEGLI, each private insurance policy and any other claims submitted by the survivor, executor, or personal representative. If other documentation is needed, it will be specifically requested. This may include copies of marriage certificates, birth certificates, divorce decrees, death certificates of deceased children or spouses, court orders for name changes, or other documents to establish identity and/or relationship.
- **Complete and return the application for death benefits form** that the HR Service Center provided to the survivor, beneficiary, executor or personal representative. Once the HR Service Center has received the completed forms and a certified copy of the death certificate, the documentation will be forwarded to the Office of Retirement (GTM/RET) which will confirm eligibility and calculate any applicable survivor benefits. Finally, the Annuity Pay Processing Branch (ANP) will initiate the payments. Please note, a W-4P or W-9 form must be submitted with the application for death benefits package before any payments can be issued.
- **File a Claim with Federal Employees Group Life Insurance (FEGLI).** If the deceased annuitant had FEGLI coverage, the HR Service Center will certify the date of death and notify the Office of Personnel Management (OPM), the FEGLI administrator. OPM will send the appropriate claim forms and instructions to the designated beneficiary (or beneficiaries) listed in the annuitant's official insurance file. If the survivor has not received the letter of instruction and the claim forms from OPM within five weeks of the date of death of the annuitant, he/she should write directly to: Office of Personnel Management,

Attention: Retirement Services, P.O. Box 45, Boyers, PA 16017. Please include the annuitant's full name, the date of birth, the retirement system name (FSRDS or FSPS), and the annuitant's identification number which is prefaced by the letters "CSI-." This annuitant's ID number can be found on the insurance certification document received from OPM after retirement or by contacting the HR Service Center.

- **Continue Federal Employees Health Benefits (FEHB) Coverage.** Eligible survivors may continue the deceased annuitant's FEHB health insurance coverage provided that:
 - ◆ The annuitant was enrolled under self plus one or self and family coverage at the time of death; and
 - ◆ At least one family member is entitled to an annuity.
- **Return any un-cashed annuity checks to:**

U.S. Department of State
Global Compensation – Funds Control
P.O. Box 150008
Charleston, SC 29415-5008

- **Reclamation of Funds:**

Payments issued via EFT (electronic funds transfer) past the date of death will be recalled electronically and returned to the Department. Annuity Pay Processing will reconcile the annuity account and determine any applicable payments that are due to the beneficiary.

KEEP YOUR RECORDS UPDATED VIA ANNUITANT EXPRESS

If you have any changes to your annuity account, you will need to provide the new information to the Department of State. The best way to do so is via Annuitant Express on www.employeexpress.gov which is available 24/7 from any internet-accessible computer. You can update your annuity account to change your mailing address, direct deposit, federal and state tax withholdings, and financial allotments. Additionally, you can view and print your monthly annuity statements and annual Form 1099-R. **Note:** You cannot use Annuitant Express to change your state of residence or email address. These changes must be submitted via email (AnnuityPaySupport@state.gov) or mailed to the Annuity Pay Processing Branch (ANP). Email address changes must be submitted on a document with either the annuitants' signature or the POAs (Power of Attorney). When submitting a direct deposit change via email or mail, you must also include either a voided check or an SF-1199 form with appropriate signatures from the banking or financial institutions. You may have **up to three allotments**. The accounts must be maintained at a domestic financial institution. This does not include charities, garnishments, court orders, union or other organizational dues. Please mail any changes to:

U.S. Department of State
Payroll Customer Support/ANP
2010 Bainbridge Avenue
North Charleston, SC 29405

Following your retirement, the Office of Personnel Management (OPM) should have mailed you a password to access Annuitant Express. This is not the same account or log-in information that you used as an active employee. To log into Annuitant Express, go to www.employeexpress.gov and select your Sign-in-

Method. After you enter your verification information, you will be asked to enter the security code. The security code will be sent to your current valid email listed in Annuitant Express or, if you don't have an email, the security code will be mailed to your current address listed in Annuitant Express, and you will have 30 days to use this security code. Enter your Social Security number as your log-in ID and the password you received from OPM. (You can *change* your password the first time you log-in.) When asked to identify your agency, select "Foreign Service Annuitants" not "Department of State" or any other Foreign Affairs agency.

If you did not receive your password or if you forgot your password or login ID, go to the log-in screen of www.employeeexpress.gov and click on "Forgot login ID or password?" Follow the prompts to request a new password or log-in ID from OPM. Your mailing address must match the address on record with the Annuity Pay Processing Branch (ANP). For annuitants with an email address on file with ANP, OPM can email a temporary password and log-in. Your email address must match the one on record with ANP for your temporary password to be emailed.

Re-employed annuitants (WAE) should go to www.employeeexpress.gov and select their Sign-in-Method. After you enter your verification information, you will be asked to enter the security code. The security code will be sent to your current valid email listed in Annuitant Express ending with .gov; or, if you don't have a government email, the security code will be your current address listed in Annuitant Express.

This will provide access to your Earnings & Leave Statements, but not your monthly Annuity Statements. Re-employed annuitants need two separate accounts to access annuity information and active (re-employed annuitant) salary information at the same time.

Annuitants needing assistance using Annuitant Express should contact the Employee Express Help Desk by sending a detailed email message to EEXHelp@opm.gov with the following information: Your name (last, first, middle); your affiliation ("Foreign Service Annuitant"); your daytime phone number; and a detailed description of your problem.

UNDERSTAND THE TAX TREATMENT OF YOUR ANNUITY

If you have tax questions that go beyond the following basic information, please contact the Internal Revenue Service (IRS) or a tax advisor since State Department offices may not give tax advice.

- **Income Tax Liability:** Foreign Service annuitants and their survivors must pay federal income tax on annuity benefits except for the portion attributable to the mandatory contributions that you made to your retirement system, known as the tax-free portion. Employees who were members of the Foreign Service prior to September 25, 1975, and who retired on disability, are not subject to federal income tax. State and local taxation of federal annuities varies by jurisdiction.
- **Tax-Free Portion:** Because you have already paid taxes on that portion of your annuity attributable to your mandatory contributions, that amount is not subject to further taxation. For those employees who after 2011, the amount of retirement contributions as well as the taxable amount of the annuity will be provided on the 1099-R [Box 9B]. If your retirement date was before 2012, you should have received a letter detailing the total amount that you contributed to your retirement system. You can calculate the taxable amount of your annuity each year by plugging the total amount of your retirement contributions into the worksheet included in the instructions to IRS Form 1040 or Form 1040A, or in IRS publication #721, "Tax Guide to U.S. Civil Service Retirement Benefits." Those documents are available at www.irs.gov. Once you have calculated the tax-free portion of your monthly annuity, you can annualize that number to determine the tax-free portion of your annuity during the tax year. The amount you can

deduct the first year you are retired will be prorated according to the number of months you are in retirement status. You continue deducting the annualized amount each tax year until you have deducted the full amount that you have contributed to the retirement system. The amount you deduct only changes if a life event, such as death or divorce, changes your provision for a survivor annuity.

- **Withholding Taxes:** Annuities are subject to mandatory Federal tax withholding. State tax withholding is optional. For more information, contact AnnuityPaySupport@state.gov or call 1-877-865-0760. You may alter your Federal or state withholding rates at any time via the Annuitant Express website at www.employeexpress.gov. Changing your state of residence cannot be completed using Annuitant Express and must be submitted via email (AnnuityPaySupport@state.gov), or mail to the Annuity Pay Processing Branch (ANP).
- **Form 1099-R:** Annuitants are sent a 1099-R tax document by mail every year, by January 31. This document contains information on the total amount of annuity payments that you received during the preceding tax year and the amount that was withheld for taxes. Most 1099-R tax documents are also available on the Annuitant Express website at www.employeexpress.gov after January 31. If you do not have access to a computer or if your 1099-R is not available on Annuitant Express, you may contact Payroll Customer Support at 1-877-865-0760 or AnnuityPaySupport@state.gov.
- **Lump-Sum Payments:** A lump sum payment for unused annual leave is treated as a salary payment. It is taxable as wages in the tax year during which you receive it. Federal and any state withholding tax will be deducted from your lump-sum payment. Any questions regarding the calculations should be directed to AnnuityPaySupport@state.gov or 1-877-865-0760. Please note the Annuity Pay Processing Branch (ANP) does NOT issue these payments.
- **Excess Contributions:** For FSRDS members with over 35 years of service, a refund of “excess” contributions made after completing the maximum length of service is not taxable; however, any interest earned on these contributions is taxable in the tax year it is distributed unless you roll it over to a traditional IRA or another qualified retirement plan.
- **Thrift Savings Plan (TSP):** All withdrawals from your TSP account (except for any Roth TSP amounts) are taxed as ordinary income when you withdraw them, since neither those contributions nor their earnings were included previously in your taxable income. How much and how often you choose to withdraw from your TSP account determines when you must pay income taxes on your withdrawals. Roth TSP contributions and associated earnings are not subject to taxes as long as five years have passed since January 1 of the year you made your first Roth TSP contribution and you are age 59 1/2 or older, permanently disabled, or deceased. For more information, go to www.tsp.gov.

STATE MAGAZINE

State Magazine is a digital-only multimedia publication available online and via mobile app on web-enabled mobile devices. Distribution of a print version of the magazine has been discontinued. The digital publication can be accessed at <https://statemag.state.gov> and through the Apple App Store and Google Play. Readers may direct questions about the publication to statemagazine@state.gov.

FOREIGN SERVICE NATIONAL (FSN) EMERGENCY RELIEF FUND

The Foreign Service National Emergency Relief Fund was established to respond to crises following natural disasters, civil unrest, and targeted attacks or “in the line of duty” incidents. It is one of almost 90 Gift Fund programs managed by the Office of Emergencies in the Diplomatic and Consular Service (M/EDCS) and is one of the two Gift Fund programs that exist solely to assist employees. Funding for this program is not appropriated and is sustained solely by private contributions. The donations are tax deductible and since there are no administrative costs, 100% of all contributions are allocated for disbursement directly to Locally Employed (LE) Staff. Contributions to the Fund can be made by Civil Service, Foreign Service, LE Staff and private sector individuals. Donations can be made via the following:

- Secure on-line electronic donations can be made directly from your bank account or by credit/debit card to www.pay.gov.
- Checks may be sent to the Department’s Gift Fund Coordinator’s Office M/EDCS, Rm. 7427-B, 2201 C Street NW, Washington DC 20520. Please make checks payable to the U.S. Department of State, designation for the “FSN Emergency Relief Fund”.
- DOS, LE Staff, and overseas American employees of other federal agencies currently being paid by State can make contributions by payroll deduction.

AMERICAN FOREIGN SERVICE ASSOCIATION (AFSA)

Stay with AFSA in Retirement

Become an AFSA member in retirement! While dues are considerably less, you’ll continue to receive top member benefits including AFSA’s daily Media Digest, *The Foreign Service Journal*, retirement benefits counseling, and invitations to AFSA programs. You will also receive AFSA’s bi-monthly Retirement Newsletter and our annual Directory of Retired Members. Your membership also supports AFSA’s outreach and advocacy work for the Foreign Service.

Please note, AFSA membership does not simply rollover. To continue your membership, you can re-join as a Retiree member online at <https://afsa.org/join-afsa>. AFSA membership dues can be paid annually, or you can opt to have dues deducted from your annuity. To learn more about member benefits and how to join visit: <https://afsa.org/retired-membership> or email member@afsa.org.

SENIOR LIVING FOUNDATION

By Kyle Longton, CAE, REBC
CEO & Executive Vice President, American Foreign Service Protective Association &
Executive Director, Senior Living Foundation of the American Foreign Service

As people live longer, they encounter a myriad of challenges, from coping with chronic health issues to meeting the demands of everyday life. Members of the Foreign Service community are no exception. The Senior Living Foundation of the American Foreign Service exists to assist retired Foreign Service annuitants and spouses – including survivors or divorcees – in their later years by providing financial and non-financial assistance.

For more than three decades, the Foundation has built a tradition of taking care of our own. In that time, the Foundation has provided guidance and support to more than 1,700 people and distributed more than \$6 million in grants. This support, available thanks to the generosity of our donors, makes a real difference in the quality of life for this special group of people.

When a member of our community approaches the Foundation, our process is professional, compassionate, and above all, confidential. A social worker with extensive Foreign Service experience reviews each case to determine eligibility for support based on demonstrated need and the Foundation's guidelines. Next, they identify the best resources available for the individual.

Some examples of monthly grants include covering the costs of:

- Deductibles and copayments on health coverage;
- Home health care expenses;
- Prescription medication costs;
- Assisted Living expenses;
- Basic living expenses such as utility bills; rent, and mortgage; and
- Prepared meal delivery services.

Also, the Foundation provides some one-time grants. Examples include:

- Professional care manager assessments;
- Durable medical equipment, such as grab bars, walkers and chairlifts;
- Medically necessary dental work; and
- Relocation expenses.

Even if a person doesn't need financial assistance, the Foundation can make a difference. Non-financial assistance includes:

- Identifying appropriate home health care services;
- Providing information about assisted living facilities in a retiree's area; and
- Helping a family make long-term planning decisions, often with the assistance of an Aging Life Care Expert familiar with access to local resources.

The Foundation has become a vital part of the Foreign Service family and every member of the Foreign Service should want to share in our important mission of "taking care of our own". We are extremely grateful for the financial support of so many of you – the grassroots of the Foreign Service. The need for our services will continue to grow as more people experience the hard realities of growing older and economic inflation. We may be able to help you – or someone you know – with information, resources or financial assistance. We also welcome your contributions or donations to help fund these valuable services. For more information, please contact:

Senior Living Foundation of the American Foreign Service
1620 L Street NW, Suite 800 Washington, DC 20036
Phone: (202) 887-8170 Fax: (202) 872-9320
Email: info@SLFoundation.org

POINTS OF CONTACT

THE RETIREMENT NETWORK (RNET)

RNet (<https://www.state.gov/rnet/>) is the Office of Retirement's internet site providing information, including re-employment, FEHB comprehensive Foreign Service retirement system information, annuitant forms.

HUMAN RESOURCES SERVICE CENTER (HRSC)

If questions remain after consulting this newsletter and the RNet internet site, you can contact a Department of State human resources specialist. As part of the Department's shared services initiative to improve operations, your initial point-of-contact is the Bureau of Global Talent Management's HR Service Center in Charleston, South Carolina. The HR Service Center can quickly answer most retirement-related inquiries. If a question is complex, it will be forwarded to a GTM/RET retirement counselor for response.

Bureau of Global Talent Management's Human Resources Service Center (HRSC)

Phone: 1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)

Fax: 1-843-202-3807

Email: HRSC@state.gov

Mailing Address: U.S. Department of State
HR Service Center – Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

ANNUITY PAY PROCESSING BRANCH (ANP)

The Annuity Pay Processing Branch (ANP) is responsible for establishing the payment of your Foreign Service annuity and assisting you with keeping your annuity pay record accurate. Additionally, Annuitant Express can be used to update your pay record, access your 1099-R, adjust your Federal and/or state tax withholdings, and view your monthly annuity statements. Inquiries can be emailed to AnnuityPaySupport@state.gov or, faxed to 843-308-5471 or you may call us at: 1-877-865-0760.

STATE MAGAZINE

The State Magazine is a digital publication. If you have questions, please contact the publication office directly:

State Magazine
GTM/SMG
2401 E Street, NW
SA-1, Room L-317
Washington, DC 20522
Email: statemagazine@state.gov
Website: <https://statemag.state.gov/>

CONTACT INFORMATION FOR OFFICES AND OTHER AGENCIES

BENEFEDS

- *Enrollment in Dental and Vision Insurance*
- Phone: (877) 888-3337
Website: www.benefeds.com
Mail: P.O. Box 797
Greenland, NH 03840-0797

Office of Personnel Management (OPM)

Phone: (888) 767-6738
Email: retire@opm.gov
Website: www.opm.gov
Mail: 1900 E Street, NW
Washington, DC 20415

Office of Retirement (GTM/RET)

- *Foreign Service Retirements*
- *Survivor and Former Spouse Benefits*
- *Annuitant Adjustments*
- *Advisory/Counseling*
- *Retirement Policy Interpretation/Guidance*

Phone: (202) 261-8960
Fax: (202) 261-8988
Email: HRSC@state.gov
Website: <https://www.state.gov/rnet/>
Mail: 2401 E Street NW
Room H-620, SA-1
Washington, DC 20522

American Pay Processing Branch (CGFS/GC/PPR/AME)

- *Issuance of final salary*
- *Lump-sum payment/annual leave*
- *Notification of retirement to TSP*
- *W-2, Annual Tax Report/Salary*

Consolidated American Payroll Division
Phone: (877) 865-0760
Email: AnnuityPaySupport@state.gov

Internal Revenue Service (IRS)

Website: www.irs.gov

Social Security Administration (SSA)

Phone: (800) 772-1213
Website: www.ssa.gov

ANNUITY PAY PROCESSING BRANCH (CGFS/GC/PPR/ANP)

- *Delay or non-receipt of annuity check*
- *Address, bank, tax withholding changes*
- *1099-R – Tax report FS Annuity*
- *Annuity verification Letter*
- *REA salary/annuity limitation audit*
- *Amount of retirement contributions*
- *Refund of excess 35-year contributions*

Hours: 8 a.m.–5 p.m. EST, Monday – Friday
Toll free: (877) 865-0760
Fax: (843) 308-5471
Email
: AnnuityPaySupport@state.gov
Mail: U.S. Department of State
Global Financial Services/ANP
2010 Bainbridge Avenue, Building C
North Charleston, SC 29405

Travel and Transportation

- *Shipment of household effects*

Phone: (202) 472-8480/8481
Fax: (202) 472-8451
Toll free: (800) 424-2947
Email: TransportationQuery@state.gov

Thrift Savings Plan (TSP)

Toll free: (877) 968-3778
International: (404) 233-4400
Fax: (276) 926-8948
Email: thriftline@tsp.gov
Website: www.tsp.gov
Mail: ThriftLine Service Center
c/o Broadridge Processing
P.O. Box 385021
Newark, NJ 07101-1600

For outreach purposes, all Foreign Service annuitants must ensure we have your current contact information, including your personal email address and phone number. If you need to update this information, please provide your full name, mailing address, email address and phone number to Payroll Customer Support (AnnuityPaySupport@state.gov).